

Claims

1. A computer-based system for compliance with flood insurance monitoring requirements, comprising a central computer system;
said central computer system comprising storage media for storing at least one database comprising a list of essentially all properties within a selected geographical region that are affected by changes in Flood Insurance Rate Maps or Letters of Map Change;
means for storing and operating computer applications connected to the database storage media;
and
a modem connected to the applications means and effective to connect the central computer system to a plurality of remote computers.
2. The system of claim 1, wherein the central computer system is connectable to a plurality of remote computer stations through a web based communication network.
3. The system of claim 1, wherein the central computer system is connectable to a plurality of remote computer stations through a telephonic communication system.
4. The system of claim 1, wherein the central computer system is connectable to a plurality of remote computer stations through a wireless communication system.
5. The system of claim 1, wherein the selected geographical region is the United States of America.
6. The system of claim 1, wherein the selected geographical region is a selected State within the United States of America.
7. The system of claim 1, wherein the selected geographical region is the United States of America and its Territories and Protectorates.
8. The system of claim 1, wherein the central computer system comprises an applications server connected to a database server.
9. The system of claim 1, wherein the central computer system comprises an electronic firewall for restricting access to the database to authorized users.
10. The system of claim 1, wherein the property addresses are standardized postal addresses.
11. The system of claim 1, wherein the changes in Flood Insurance Rate Maps or Letters of Map Change are contained in Federal Emergency Management Agency (FEMA) map updates, official Letters of Map Change (LOMCs), Letters of Map Amendment (LOMA), Letters of Map

Revision (LOMR), Conditional Letters of Map Amendment (CLOMA), Conditional Letters of Map Revision (CLOMR), or combinations of any thereof.

12. A computer-implemented method of providing a flood hazard zone determination for selected users on a subscription basis comprising:

obtaining map revision data having relevance to life of loan flood insurance regulations;

processing the data to produce a database including essentially all properties affected by the map revision data in which the properties are identified by property identification information;

storing the database in an electronic storage means; and

providing an electronic interface to a communication system accessible by one or more remote computers, wherein access is provided on a time-based, subscription service for the time period in which the data is supplied.

13. A method of providing a mortgage loan Servicer with Flood Insurance Rate Map (FIRM) information for properties affected by flood map revisions comprising:

obtaining map revision data relevant to Flood Insurance Rate Maps;

compiling a database of essentially all properties in which the properties are affected by the revisions wherein the affected properties are described by property identification information; and

providing selected mortgage Servicers electronic access to the database.

14. The method of claim 13, wherein the map revision data comprises Federal Emergency Management Agency (FEMA) map updates, official Letters of Map Change (LOMCs), Letters of Map Amendment (LOMA), Letters of Map Revision (LOMR), Conditional Letters of Map Amendment (CLOMA), Conditional Letters of Map Revision (CLOMR), or combinations of any thereof.

15. The method of claim 13, wherein the property attributes listed in the database comprise Community Number, FIRM Panel Number, FIRM Panel Suffix, FIRM Effective Date, Special Flood Hazard Areas (SFHA) information, and properties or areas effected by map revision data identified by property identification information.

16. The method of claim 13, wherein the database comprises a listing of affected properties identified by address, city, state, zip code, old zone, new zone, panel, date of revision and community.

17. The method of claim 13, wherein the database comprises a listing of affected geographical areas identified by community, panel, old suffix, new suffix, and effective date of revision.

18. The method of claim 13, wherein access to the database is provided on a subscription basis for a time period covered by the subscription.

19. A method for providing updated Flood Insurance Rate Map information comprising: obtaining essentially all map revision data relevant to Flood Insurance Rate Maps for the United States of America, and its Territories and Protectorates, wherein the map revision data is obtained from one or more of Federal Emergency Management Agency (FEMA) map updates, official Letters of Map Change (LOMCs), Letters of Map Amendment (LOMA), or Letters of Map Revision (LOMR);

compiling a master list of essentially all properties within the United States of America, its Territories and Protectorates that are affected by the revisions wherein the affected properties are identified by property identification information, comprising address, city, state, zip code, old zone, new zone, panel, date of revision and community, and further wherein property attributes are listed, comprising Community Number, FIRM Panel Number, FIRM Panel Suffix, FIRM Effective Date, and Special Flood Hazard Areas (SFHA) information;

storing the master list in a computer system in which the computer system is connectable to remote computers through a firewall that allows only approved users to connect to the computer; and

providing selected remote computer users electronic access to the master list on a subscription basis.

20. The method of claim 19, further comprising compiling a second master list of map revision data comprising a listing of affected geographical areas identified by community, panel, old suffix, new suffix, and effective date of revision, wherein the second master list is stored on the computer system and is accessible by the approved remote users.

21. The method of claim 19, wherein the subscription is active for a defined time period.